HE3.2:

What is SSI?

SSI is short for supplemental security income. SSI pays monthly checks to people who are aged, disabled, or blind and who don't have a lot of assets and income. It is a Federal program run by Social Security.

SSI isn't just for adults. Monthly checks can be paid to disabled and blind children, too. It makes no difference how young a person is.

There are certain rules you must meet to be eligible for SSI. Being eligible means you can get SSI checks.

To find out if you can get SSI checks, read pages 3-9. To find out how to apply for SSI, read pages 10 and 11.

The amount of the SSI check is explained on page 12.

Page 13 explains how disabled or blind people can work and still get SSI. And, pages 14 and 15 describe food stamps, Medicaid, and other help that you may be able to get.

Who can get SSI?

If you are 65 or older, you may get SSI checks.

If you are 18 or older, you may get SSI if a **physical or mental disability** keeps you from working for 12 months or is expected to result in death.

A disabled child under 18 may get SSI if the disability is as severe as one that would keep an adult from working and is expected to last 12 months or result in death.

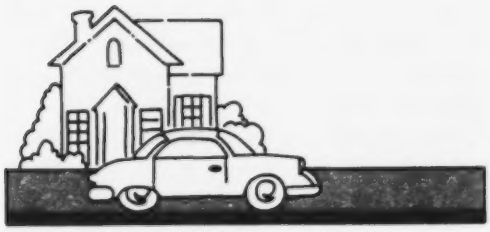
An adult or a child who is blind may get SSI. Blind means that a person can see no better than 20/200 or has a limited visual field of 20 degrees or less with the best eyeglasses. If a person's sight is not poor enough to be considered blindness, he or she still may be able to get SSI as a disabled person.

Who decides if a person is disabled or blind?

Social Security usually works with an agency in your State to decide if you are disabled or blind for SSI.

The State agency reviews any evidence describing your condition. Evidence may include reports from doctors, other professional people, hospitals, clinics, or institutions where you have been treated.

If additional tests are needed, Social Security will pay the costs.



Your assets and income

Being 65 or disabled or blind doesn't guarantee you can get SSI. Whether you can get SSI payments also depends on what assets you own and how much income you have.

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What are assets?
Assets are things you own, such as real estate, personal belongings, a car, savings and checking accounts, cash, or stocks and bonds.

A **single adult or child** may be able to get SSI checks with assets of **up to $1,700**. A **couple** may be able to get SSI checks with assets of **up to $2,550**.

If a **disabled or blind child under 18** is unmarried and living at home, some of the parents' assets may be counted as belonging to the child.

Some of your assets don't count
Social Security does **not** count everything you own in figuring the amount of your assets.

- The home you live in and the land it is on do **not** count.
- Your personal and household goods and insurance policies **may** not count, depending on their value.
- If you own a car, $4,500 of the current market value does **not** count. A car does not count at all if you use it for certain purposes.
- Burial plots for you and members of your immediate family do **not** count.
- Up to $1,500 in burial funds for you and up to $1,500 in burial funds for your spouse **may** not count.

What is income?
Income means earnings, Social Security checks, annuities, and other cash or checks you receive. Income also means items you receive instead of cash, such as food or shelter.

If a **disabled or blind child under 18** is unmarried and living at home, some of the parents' income may be counted as the child's. Allowances are made for the parents' work and living expenses and for other children in the home. These allowances are subtracted from the parents' income. Then, Social Security counts the rest of the parents' income to decide if the disabled or blind child can get SSI. The Social Security people can explain this to you in more detail.

Some of your income doesn't count
Social Security does **not** count all of your income in deciding if you can get SSI.

- The first $20 a month of any income you have usually does **not** count.

- The first $65 a month you earn is **not** counted. If you earn more than $65 a month, half of the amount over $65 does **not** count.
- Home energy assistance you get from certain home energy suppliers **may** not count as income.
- Food, clothing, shelter, or home energy assistance that you get from private nonprofit organizations **may** not count.
- Food stamps do **not** count.
- Certain other items or amounts also are not counted.

If you are disabled, Social Security does **not** count any earnings you use to pay for items or services that you need because of your disability and that you need to work. For example, if you need a wheelchair, the earnings you use to pay for the wheelchair do not count as income.

Also, Social Security does **not** count any earnings a blind person uses to pay expenses that are caused by working. For example, if a blind person uses earnings to pay for transportation to and from work, the transportation cost is not counted as income.

Other rules you must meet

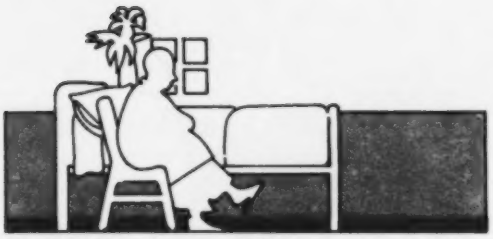
Before you can get SSI payments, you also must meet other rules.

- You must be a citizen of the U.S. **or** a person from a foreign country who is lawfully admitted to the U.S. **or** a person from a foreign country who lives here and INS plans to let you stay.
- You must live in the United States or the Northern Mariana Islands.
- If you are eligible for Social Security or other money benefits, you must apply for them. (You can get SSI and Social Security checks if you're eligible for both.)
- If you are disabled, you must accept vocational rehabilitation services if they are offered.

If you are a sponsored immigrant

If you are an immigrant who is sponsored by a U.S. resident, a special rule applies to you. This special rule is: For **3 years after you enter the U.S.**, your SSI eligibility and payment will depend on your own assets and income **and** on your sponsor's assets and income.

This special rule does **not** apply if you become blind or disabled after entering the U.S., if you are a refugee, or if you were granted asylum.



If you live in a public or private institution

People who live in city or county rest homes, halfway houses, or other public institutions usually **cannot** get SSI payments. But, there are some exceptions.

If you live in a publicly operated community residence which serves no more than 16 people, you may get SSI.

If you live in a public institution mainly to attend approved educational or job training, you may get SSI.

If you are in a public or private institution and Medicaid is paying more than half the cost of your care, you may get SSI. But, your monthly SSI payment will be no more than $25.

If you are living in a public emergency shelter, you may get SSI payments for up to 3 months during any 12-month period.

If you live in a private institution, you may get SSI, but your SSI payment may be reduced.

When and where to apply for SSI

You should apply for SSI **right away** if you think you can get SSI or if you have a child who can. This is because SSI payments can start **only with the day you apply or the date you are eligible, whichever is later**.

You can apply for SSI at any Social Security office. You can call, write, or visit the office.

You may apply for someone else who might be eligible for SSI if the person is not able to apply.

What to take when you apply

When you apply for SSI, take the following information with you:

- Your Social Security card or a record of your Social Security number;
- Your birth certificate or the oldest proof of your age you have;
- Information about the home where you live, such as your mortgage and a record of your property taxes or your lease and landlord's name, and the cost of food and utilities;
- Payroll slips, copies of tax returns, bank books, insurance policies, car registration, burial fund records, and other information about your income and assets;
- Medical records about your disability or blindness, or the names and addresses of doctors, hospitals, and clinics that have treated you and the names and addresses of social workers or institution superintendents.

If your child is applying for payments, he or she needs the same information.

Apply right away even if you don't have all of the information listed above. The people in the Social Security office can help you get whatever is needed.

Applications for people in institutions

Sometimes, people who live in a public institution might be able to live outside the institution if they had an income. SSI checks may be the income they need.

A person can apply for SSI checks before he or she is released from a public institution. Some public institutions get in touch with Social Security to help the person apply for SSI before being released.

Your SSI payment

The basic Federal SSI payment for an eligible single adult or a child is $336 a month. The basic payment for an eligible couple is $504 a month.

You **may not** get the basic Federal payment amount. You may get **less** if you have income of your own or income from your husband or wife or parents. Or, you may get **more** if you live in a State that adds money to the Federal payment.

Your first SSI payment may be "prorated." This means you will be paid only for the days of the month that you are actually eligible for SSI.

You will not be paid for any days before you applied for SSI. Starting with your second SSI check, you will get your full month's payment.

You can work and still get SSI

If you are disabled, you can go back to work and still get SSI checks when you need them for 2 years, sometimes longer. Disabled or blind people who work may be eligible for Medicaid even if their income is too high to get SSI checks.

Ask the people in the Social Security office to tell you how these special rules can help you.

SSI or AFDC?

You can't get both SSI payments **and** Aid to Families with Dependent Children (AFDC). If you or your child is eligible for both SSI and AFDC, you can choose whichever one is best for your family.

Food stamps

If everyone in your household is applying for SSI or already getting SSI, you can apply for food stamps in a Social Security office. You can apply for food stamps at the same time you apply for SSI. The people in the Social Security office will help you fill out the food stamp application. They will send it to the local food stamp office.

If you don't live in a household where everyone is applying for SSI or getting SSI, you will have to apply for food stamps at the local food stamp office.

The people in the local food stamp office will decide if you are eligible for food stamps. If you are eligible, they will let you know and provide you with the food stamps.

Medicaid

In most States, a person who gets SSI can also get Medicaid. Medicaid can help pay your health care bills. You can get more information about Medicaid at your local medical assistance office.

Social services

If you get SSI, you also may be able to get social services from your State or county. Social services might include housekeeping help, arrangements for meals, or transportation. You can get information about the social services available in your community from your local social services department or public welfare office.

Help for disabled or blind people

Anyone who applies for SSI because of disability or blindness may get services offered by the State. These services may include counseling, teaching work skills, job placement, and training for independent living.

Also, the people in the Social Security office will help disabled or blind people get in touch with community organizations that may provide assistance. For example, the local health department can help meet some health needs. The public assistance office may provide extra financial help or other services.

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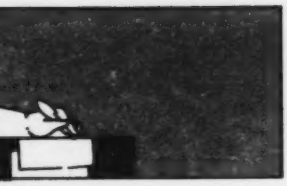

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